B1 (Official Form 1)(4/10)

United States Bankruptcy Court
District of New Jersey

Voluntary Petition

Debtor	Joint Debtor
Name of Debtor (if individual, enter Last, First, Middle): **Clark, Linda**	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): **AKA Linda Frustol**	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) **xxx-xx-2597**	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): **4 Echo Lane, Randolph, NJ** ZIP Code **07869**	Street Address of Joint Debtor (No. and Street, City, and State): ZIP Code
County of Residence or of the Principal Place of Business: **Morris**	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): ZIP Code	Mailing Address of Joint Debtor (if different from street address): ZIP Code

Location of Principal Assets of Business Debtor (if different from street address above):

Type of Debtor
(Form of Organization)
(Check one box)

- ■ Individual (includes Joint Debtors) *See Exhibit D on page 2 of this form.*
- ☐ Corporation (includes LLC and LLP)
- ☐ Partnership
- ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)

Nature of Business
(Check one box)

- ☐ Health Care Business
- ☐ Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)
- ☐ Railroad
- ☐ Stockbroker
- ☐ Commodity Broker
- ☐ Clearing Bank
- ☐ Other

Tax-Exempt Entity
(Check box, if applicable)

- ☐ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).

Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)

- ■ Chapter 7
- ☐ Chapter 9
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
- ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding
- ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding

Nature of Debts
(Check one box)

- ■ Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- ☐ Debts are primarily business debts.

Filing Fee (Check one box)

- ■ Full Filing Fee attached
- ☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.
- ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.

Chapter 11 Debtors

Check one box:
- ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).
- ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).

Check if:
- ☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than $2,343,300 *(amount subject to adjustment on 4/01/13 and every three years thereafter).*

Check all applicable boxes:
- ☐ A plan is being filed with this petition.
- ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

Statistical/Administrative Information

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ■ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

THIS SPACE IS FOR COURT USE ONLY

Estimated Number of Creditors

■	☐	☐	☐	☐	☐	☐	☐	☐	☐
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000

Estimated Assets

■	☐	☐	☐	☐	☐	☐	☐	☐	☐
$0 to $50,000	$50,001 to $100,000	$100,001 to $500,000	$500,001 to $1 million	$1,000,001 to $10 million	$10,000,001 to $50 million	$50,000,001 to $100 million	$100,000,001 to $500 million	$500,000,001 to $1 billion	More than $1 billion

Estimated Liabilities

☐	☐	■	☐	☐	☐	☐	☐	☐	☐
$0 to $50,000	$50,001 to $100,000	$100,001 to $500,000	$500,001 to $1 million	$1,000,001 to $10 million	$10,000,001 to $50 million	$50,000,001 to $100 million	$100,000,001 to $500 million	$500,000,001 to $1 billion	More than $1 billion

Voluntary Petition *(This page must be completed and filed in every case)*	Name of Debtor(s): Clark, Linda	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)		
Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)		
Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ HERBERT RAYMOND, ESQ. June 29, 2011

Signature of Attorney for Debtor(s) (Date)

HERBERT RAYMOND, ESQ. HR#1379

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

■ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

■ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

■ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

____

(Name of landlord that obtained judgment)

____

(Address of landlord)

☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):
Clark, Linda

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Linda Clark
Signature of Debtor Linda Clark

X ______________________
Signature of Joint Debtor

____
Telephone Number (If not represented by attorney)

June 29, 2011
Date

Signature of Attorney*

X /s/ HERBERT RAYMOND, ESQ.
Signature of Attorney for Debtor(s)

HERBERT RAYMOND, ESQ. HR#1379
Printed Name of Attorney for Debtor(s)

RAYMOND AND RAYMOND, ATTORNEYS AT LAW
Firm Name

7 GLENWOOD AVENUE
SUITE 408 - 4TH FLOOR
EAST ORANGE, NJ 07017
Address

Email: BANKRUPTCY123@COMCAST.NET
973-675-5622 Fax: 408-519-6711
Telephone Number

June 29, 2011
Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X ______________________
Signature of Authorized Individual

____
Printed Name of Authorized Individual

____
Title of Authorized Individual

____
Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X ______________________
Signature of Foreign Representative

____
Printed Name of Foreign Representative

____
Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

____
Printed Name and title, if any, of Bankruptcy Petition Preparer

____
Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

____
Address

X ______________________

____
Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court
District of New Jersey

In re	Linda Clark	Case No.	
	Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

■ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

□ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* ___

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: **/s/ Linda Clark**
Linda Clark

Date: **June 29, 2011**

Asset Acceptance
PO Box 771
Woodbury, NJ 08096

Asset Acceptance Corp.
7027 Miller Drive
Warren, MI 48092

Asset Acceptance Corp.
PO Box 9063
Brandon, FL 33509

Asset Acceptance Corp.
Attn: Christopher E. Moylan
PO Box 771
Woodbury, NJ 08096

Asset Acceptance Llc
P0 Box 1630
Warren, MI 48090

Asset Acceptance LLC
PO Box 2036
Warren, MI 48090

Atlantic Advisors, Inc.
PO Box 841
Asbury Park, NJ 07712

Bank Of America
P0 Box 17054
Wilmington, DE 19850

Bank of America
PO Box 2278
Norfolk, VA 23501-2278

Bank of America
PO Box 220411
Greensboro, NC 27420

Bank of America
PO Box 2240
Brea, CA 92822

Bank of America
Credit Card Services
PO Box 1070
Newark, NJ 07101

Cach
4340 S Monaco Street
Floor #2
Denver, CO 80237

Cach Llc
4340 South Monaco St. 2nd Floor
Denver, CO 80237

Cach Llc
4340 S Monaco St Unit 2
Denver, CO 80237

CACH, LLC
370 17th Street, Suite 5000
Denver, CO 80202

Calvary Portfolio Management
7 Skyline Drive
3rd Floor
Hawthorne, NY 10532

Calvary Portfolio Management
PO Box 1017
Hawthorne, NY 10532

Calvary Portfolio Management
PO Box 1017
Hawthorne, NY 10532

Calvary Portfolio Management
PO Box 27288
Tempe, AZ 85285

Calvary Portfolio Services
Attention: Bankruptcy Department
500 Summit Lake Drive
Valhalla, NY 10595

Calvary Portfolio Services
7 Skyline Dr Ste 3
Hawthorne, NY 10532

Capital One
PO Box 85617
Richmond, VA 23276-0001

Capital One
PO Box 85015
Richmond, VA 23285-5015

Capital One
PO Box 26030
Richmond, VA 23260

Capital One
PO Box 85064
Glen Allen, VA 23285

Cawley & Bergman, LLP
415 Lawrence Bell Drive
Buffalo, NY 14221

Chase
201 N. Walnut Street
Wilmington, DE 19801

Chase Bank
PO Box 15153
Wilmington, DE 19886

Chase Bank
PO Box 15298
Wilmington, DE 19850

Chase Bank
PO Box 94014
Palatine, IL 60094

Childrens Place
Attn.: Centralized Recovery
P0 Box 20363
Kansas City, MO 64195

Childrens Place
Po Box 6497
Sioux Falls, SD 57117

Chrysle Financial
PO Box 9001921
Louisville, KY 40290

Chrysler
PO Box 5055
Southfield, MI 48086

Chrysler
PO Box 9223
Farmington, MI 48333

Chrysler Credit
P0 Box 8065
Royal Oak, MI 48068

Chrysler Financial
Payment Processing Center
PO Box 3208
Milwaukee, WI 53201

Chrysler Financial
PO Box 551080
Jacksonville, FL 32255

Chrysler Financial
Payment Processing Center
PO Box 3208
Milwaukee, WI 53201

Chrysler Financial
PO Box 860
Roanoke, TX 76262

Chrysler Financial
PO Box 9001921
Louisville, KY 40290

Citibank
PO Box 6500
Sioux Falls, SD 57117

Citibank Usa
Citicorp Credit Services
P0 Box 20507
Kansas City, MO 64195

Citibank Usa
Po Box 6497
Sioux Falls, SD 57117

Citicorp Cedit Services
PO Box 39308
Solon, OH 44139

Citicorp Credit Services
PO Box 91600
Albuquerque, NM 87199

Citicorp Credit Services, Inc.
7920 NW 110th Street
Kansas City, MO 64153

Cory Dash
4 Richard Drive West
Mount Arlington, NJ 07856

Dean Napoli
8 South Beach Road
Lake Hopatcong, NJ 07849

Dell Financial Services
Attn: Bankruptcy Dept.
P0 Box 81577
Austin, TX 78708

Dell Financial Services
One Dell Way Bldg B
Round Rock, TX 78682

Discover
P.O. Box 6011
Dover, DE 19903-6011

Discover
PO Box 6013
Dover, DE 19903-6013

Discover
PO Box 30943
Salt Lake City, UT 84130

Discover
PO Box 3008
New Albany, OH 43054

Discover Financial
P0 Box 8003
Hilliard, OH 43026

Discover Financial
Po Box 15316
Wilmington, DE 19850

Equifax Credit
PO Box 740241
Atlanta, GA 30374

Experian
P0 Box 2002
Allen, TX 75013

First USA
PO Box 182370
Columbus, OH 43218-2370

First USA
PO Box 84068
Louisville, KY 40285

First USA
800 Brooksedge Blvd
Westerville, OH 43081

First Usa Bank N A
1001 Jefferson Plaza
Wilmington, DE 19701

GE Money Bank
PO Box 98143
El Paso, TX 79998

GE Money Bank
PO Box 981064
El Paso, TX 79998

GEMB
PO Box 981400
El Paso, TX 79998

GEMB
PO Box 103101
Roswell, GA 30076

GEMB
PO Box 530942
Atlanta, GA 30353

Gemb/banana Rep
Attn: Bankruptcy
P0 Box 103104
Roswell, GA 30076

Gemb/banana Rep
Po Box 965005
Orlando, FL 32896

GMAC Mortgage
PO Box 96063
Charlotte, NC 28296

GMAC Mortgage
3451 Hammond Avenue
PO Box 780
Waterloo, IA 50704

GMAC Mortgage
4 Corporate Drive
Attn: Loss Mititgation Department
Shelton, CT 06484

Griffin Motors
2925 Route 23 South
Room B-22
Newfoundland, NJ 07435

Guaranteed Cleaning
414 Mineral Springs
Dover, NJ 07801

Hillsboro Financial
Matthew Dibrino, ESQ.
879 Mcbride Avenue
Little Falls, NJ 07424

HRS
PO Box 4144
Carol Stream, IL 60197-4144

HRS
PO Box 981131
El Paso, TX 79998

HSBC
PO Box 1393
Buffalo, NY 14240

HSBC
PO Box 98706
Las Vegas, NV 89193

Internal Revenue Service
Atlanta, GA 39901-0025

Internal Revenue Service
P.O. Box 745
District Director
Chicago, IL 60690

Internal Revenue Service
P0 Box 105572
Atlanta, GA 30348

Internal Revenue Service
Philadelphia, PA 19255-0010

Kohl's
PO Box 2983
Milwaukee, WI 53201

Kohl's
PO Box 3004
Milwaukee, WI 53201

Kohl's
PO Box 3084
Milwaukee, WI 53201

Kohls/chase
N56 W 17000 Ridgewood Drive
Menomonee Falls, WI 53051

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Little Falls, NJ 07424

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Lawrence A. Hecker, ESQ
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PO Box 406
Lorain, OH 44052-0406

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897 McBride Avenue
Little Falls, NJ 07424

Mr. Matthew DiBrino, ESQ.
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Little Falls, NJ 07424

New Jersey Natural Gas Co.
PO Box 1378
Wall, NJ 07715-0001

New Jersey Natural Gas Co.
PO Box 1378
Wall, NJ 07715-0001

Northland Group
7831 Glenroy Road
Minneapolis, MN 55439

Northland Group
PO Box 390857
Minneapolis, MN 55439

Odd and Elise Frustol
4 Echo Lane
Randolph, NJ 07869

Odd and Elise Frustol
4 Echo Lane
Randolph, NJ 07869

Peter and Christine Jennings
36 Strawberry Point Drive
Andover, NJ 07821

R&D Landscape
PO Box 465
Bernardsville, NJ 07924

R&D Landscape,Inc.
PO Box 465
Bernardsville, NJ 07924

Richard Dibrino
C/O Matthew DiBrino, ESQ.
897 Mcbride Avenue
Little Falls, NJ 07424

Securities and Exchange Commission
801 Cherry Street
Fort Worth, TX 76102

State of New Jersey
Division of Taxation
50 Barrack Street, P.O. Box 269
Trenton, NJ 08646

State of New Jersey
Dept. of Law and Public Safety
26 Market Street - PO Box 45029
Trenton, NJ 08625

State of New Jersey
Division of Taxation
Bankruptcy Section
PO Box 245
Trenton, NJ 08646-0245

State of New Jersey
Division of Taxation
PO Box 283
Trenton, NJ 08695

State of New Jersey
Peter C. Harvey , Atoorney General
RJ Hughes Justice Complex
P0 Box 083
Trenton, NJ 08625

State of New Jersey
Dept. of Law and Public Safety
26 Market Street - PO Box 085
Trenton, NJ 08625

Superior Court of New Jersey
Morris County
Washngton Street
Ref # L-3388-10
Morristown, NJ 07963-0910

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C/O Financial & Retail Services
Mailstop BT P.O. Box 9475
Minneapolis, MN 55440

Target Credit Card (TC)
Po Box 673
Minneapolis, MN 55440

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Lawrenceville, GA 30043

Trans Union
PO Box 4000
Crum Lynne, PA 19022

trans union
PO Box 1000
Crum Lynne, PA 19022

Tsys Total Debt Management , Inc.
PO Box 6700
Norcross, GA 30091

Virgina and George Campbell
8 Lodgepole Lane
Hamburg, NJ 07419

Wachovia Bank
PO Box 13765
Roanoke, VA 24037

Wachovia Bank
PO Box 50014
Roanoke, VA 24040

Wachovia Bank
PO Box 50014
Roanoke, VA 24040

Wells Fargo Bank
P0 Box 94498
Las Vegas, NV 89193

Wells Fargo Fiancial
PO Box 5156
Sioux Falls, SD 57104

Wells Fargo Financial
PO Box 5943
Sioux Falls, SD 57117

Wells Fargo Financial
PO Box 98784
Las Vegas, NV 89193

Wells Fargo Financial Bank
PO Box 5943
Sioux Falls, SD 57117

Wfnnb/ann Taylor
P0 Box 182273
Columbus, OH 43218

World Financial Network Bank
PO Box 659584
San Antonio, TX 78265-9584

World Financial Network National Bank
PO Box 182125
Columbus, OH 43218-2125

World Financial Network National B
PO Box 182363
Columbus, OH 43218